

## **E-STATEMENT DISCLOSURE**

The member also has the option of signing up for Electronic Statements:

Federal legislation allows West Penn P&P FCU members to sign up for products and services, and complete transactions online with their electronic signatures. By providing your consent in the manner set forth in West Penn P&P FCU's agreement to receive electronic communications disclosure, completing your authorization form on the account access home page, under e-statements, read disclosure, then click "I accept" you then will be ask to enter the e-mail address and to confirm it. Read the notice carefully and print a copy for your records. **Acrobat Reader 9.0 or higher is required.**

### **Disclosures to you by West Penn P&P FCU**

West Penn P&P FCU makes these disclosures to you prior to asking you for your consent. When you signed up for the account access service. You may express your consent below to use electronic records for providing or making available to you information pertaining to your account. This disclosure and consent follows the guidelines established under Section 101© of the U.S. Electronic Signatures in Global and National Commerce Act (E-Sign), codified at 15 U.S.C. section 7001 et seq., and also those established by the Electronic Transactions Act of the Commonwealth of PA.

By signing up for this electronic statements you have agreed to the following:

1. You will no longer receive a paper statement
2. History of electronic statements are viewable for a period of 1 year
3. Official copies of the statements require acrobat Reader 9.0 or higher
4. If you wish to receive a paper copy of your statement, or to turn electronic statements off, you will need to contact the credit union.
5. Contact: West Penn P&P FCU 1089 Third Street, PO Box 398 Beaver, PA 15009 or call Main office 724-74-9237
6. The credit union reserves the right to terminate this agreement at any time
7. You will receive an e-mail prior to activation to confirm via an attachment

When your e-statement is available for viewing in Home Banking, West Penn P&P FCU will attempt to notify you that your statement is available for viewing, through the e-mail address you have provided West Penn P&P FCU. If an e-mail notice is returned to West Penn P&P FCU as undeliverable, West Penn P&P FCU may discontinue sending e-statements and may revert to sending you paper copies of your statements.

West Penn P&P FCU is federally insured by the National Credit Union Administration and we are an Equal Opportunity and Housing Lender 724-774-9237